



THE ORIENTAL INSURANCE COMPANY LIMITED
Regd.Office:Oriental House,P.B.No.7037,A-25/27,Asaf Ali Road, New Delhi-110 002
CIN No. U66010DL1947GOI007158

ORIENTAL CRITICAL ILLNESS POLICY

SALIENT FEATURES

1. A **fixed benefit** policy which provides lump-sum payment benefit if the Insured Person is diagnosed with any of 22 Critical Illness specified in the policy document.
2. Two Plans available- Plan 'A' (covers 11 specified critical illness) and Plan 'B' (covers additional 11 specified critical illness in addition to Plan A).
3. Coverages available for Sum Insured slabs of:-
 - i. For insured upto 50 years- Minimum Rs.2.0 lacs and maximum Rs.50.0lacs.
(In multiples of Rs.2.0 lacs upto Rs.20.0 lacs, and thereafter in multiples of Rs.5.0 lacs upto Rs.50.0 lacs)
 - ii. For insured above 50 years- Minimum Rs.2.0 lacs and maximum Rs.20.0lacs.
(In multiples of Rs.2.0 lacs)
4. All members of Family as per following family definition, can be covered under a single policy:-
 - Self and spouse.
 - Parents/ parents in law(either of them)
 - Dependent children between the age of 18years to 25 years.
 - Unmarried dependent siblings.
5. Minimum entry age 18 years and maximum entry age 65 years.
6. Two options for policy period available, as under:-
 - a) Annual Policy- for one year.
 - b) Long Term Policy- for three years.
7. Option for Midterm inclusion of newly wed spouse on pro rata premium.
8. Life-long renewals allowed with no exit age.
9. Benefit of Medical Second Opinion available.
10. Waiting period of 90 days only.
11. Survival period of 30 days only.
12. Portability facility available subject to IRDAI Guidelines for portability.
13. Free look period facility of 15 days from the receipt of first policy to review the terms and conditions of policy is available,
14. 30 days Grace period facility available for payment of renewal premium, as per IRDAI guidelines.
15. No Pre-insurance Medical check-up required for policy issuance up to age 45 years.
16. Option for revision of Sum Insured available, at the time of renewal.
17. Sum Insured can be enhanced to immediate next eligible slab after every 2 continuous claim free years.
18. Portal discount- A discount of 10% on premium, subject to maximum of Rs.2,000/- available where policy taken online without any intermediary.
19. Family discount – A flat discount of 10% available if more than one member of a family is covered.
20. Competitive Premium with best coverage.

For details of coverage please refer to prospective on our website.

www.orientalinsurance.org.in